

REMARKS/ARGUMENTS

Favorable reconsideration of this application, as presently amended and in light of the following discussion, is respectfully requested.

Claims 1-24 are pending in the present application. Claim 1, 9, and 21 have been amended by the current amendment. No new matter has been added.

In the outstanding Office Action, claim 9 was objected to; and claim 1-24 were rejected under 35 U.S.C. § 103(a) as unpatentable over Powers (U.S. Patent No. 5,956,691, herein "Powers") in view of Tyler et al. (U.S. Patent No. 5,523,942, herein "Tyler"), U.S. Patent No. 5,828,840 to Cowan et al.; and U.S. Patent Publication No. 2008/0139947 to O'Hanlon.

Briefly recapitulating, the present invention (Claim 1 as amended) is directed to an insurance design service providing system including, among other things, a server apparatus and a plurality of terminals. Each of the terminals is configured to download an insurance fee calculation module, a data storage calling module, and a graph drawing module from the server apparatus via an arbitrary communication network in order to provide the insurance design service in lieu of having the server perform those processes. That is, by way of non-limiting example, computation of an insurance fee can be carried out by the fee calculation module downloaded to a terminal 40 from a web server 10 via a communication network 30. See Figure 1 of the Specification.

The server apparatus is configured to output information relating to an insurance product on the basis of a condition input from any of the terminals and related clinical history stored by a clinical history database. The server apparatus is further configured to output comparative results comparing the insurance product and insurance products of other companies (hereinafter referred to as "the comparative results feature"). As is described on page 4, lines 13-27, objects of the present invention (1) include providing "a system,

apparatus, and method for presenting an insurance design service wherein acquisition of various information about insurances, e.g., life insurance, to meet the specific need of each individual”; (20) enabling “the general user to obtain easily the kind of information that meets the specific conditions thereof, at any time, by means of simple processing-without directly meeting with the salesperson”; and; (3) enabling a “salesperson to obtain easily the kind of information that meets the specific conditions of the individual user”.

The comparative results feature among other features of the present invention enable the realization of objects (1)-(3). That is, the general user can examine and review life insurance at one’s own pace, without being reserved towards the salesperson or being overly influenced by the salesperson’s presentation. See paragraph [0064] of the Specification. Further, a sales person does not typically show a user (customer) comparative results with the insurance products of other insurance companies for fear that the user might not purchase a life insurance policy when he see the comparative result. However, as a consequence of the present invention, even when the comparative results are readily shown to a user, the user can easily obtain information including the comparative results that meet specific conditions without directly meeting with the salesperson. Consequently, objects (1) and (2) identified above can be realized.

Further, when a sales person uses the present system, the salesperson can design and present the insurance based on the specific conditions including the comparative results posed by the customer. See paragraph [0069] of the Specification. Namely, as a consequence of the comparative results feature, the sales person can show the specific conditions of the comparative results and the user will trust the system. Thus, the user feels safe in purchasing the life insurance. Consequently, objects (1) and (3) identified above can be realized.


The comparative results feature is not described in the references of Powers, Tyler et al., Cowan et al. and O’Hanlon et al. Consequently, objects (1) – (3) of the present invention

can not be realized by the applied art. Thus, Powers is not believed to anticipate or render obvious the subject matter defined by the claims when considered alone or in combination with Tyler et al., Cowan et al., and O'Hanlon et al.

As no other issues are believed to be pending in this application, the present application is believed to be in condition for formal allowance and an early and favorable action is therefore requested.

Respectfully submitted,

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MAIER & NEUSTADT, P.C.

A handwritten signature in dark ink, appearing to read "W. Todd Baker", is written over a horizontal line.

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